



Billing Code: 4810-AM-P

BUREAU OF CONSUMER FINANCIAL PROTECTION

Community Bank Advisory Council Meeting

AGENCY: Bureau of Consumer Financial Protection.

ACTION: Notice of public meeting.

SUMMARY: This notice sets forth the announcement of a public meeting of the Community Bank Advisory Council (CBAC or Council) of the Consumer Financial Protection Bureau (Bureau). The notice also describes the functions of the Council. Notice of the meeting is permitted by Section 9 of the CBAC Charter and is intended to notify the public of this meeting. Specifically, Section 9(d) of the CBAC Charter states:

(1) Each meeting of the Council shall be open to public observation, to the extent that a facility is available to accommodate the public, unless the Bureau, in accordance with paragraph (4) of this section, determines that the meeting shall be closed. The Bureau also will make reasonable efforts to make the meetings available to the public through live recording. (2) Notice of the time, place and purpose of each meeting, as well as a summary of the proposed agenda, shall be published in the **Federal Register** not more than 45 or less than 15 days prior to the scheduled meeting date. Shorter notice may be given when the Bureau determines that the Council's business so requires; in such event, the public will be given notice at the earliest practicable time. (3) Minutes of meetings, records, reports, studies, and agenda of the Council shall be posted on the Bureau's website (www.consumerfinance.gov). (4) The Bureau may close to the public a

portion of any meeting, for confidential discussion. If the Bureau closes a meeting or any portion of a meeting, the Bureau will issue, at least annually, a summary of the Council's activities during such closed meetings or portions of meetings.

DATES: The meeting date is Wednesday, September 30, 3 p.m. to 4:30 p.m. Eastern Daylight Time.

ADDRESSES: The meeting location is Consumer Financial Protection Bureau, 1275 First Street, NE, Washington, DC 20002.

FOR FURTHER INFORMATION CONTACT: Crystal Dully, Consumer Advisory Board & Councils, External Affairs, 1275 First Street, NE, Washington, DC 20002; telephone: 202-435-9588; CFPB_CABandCouncilsEvents@cfpb.gov .

SUPPLEMENTARY INFORMATION:

I. Background

Section 1014(a) of the Dodd-Frank Wall Street Reform and Consumer Protection Act (<http://www.sec.gov/about/laws/wallstreetreform-cpa.pdf>) (Dodd-Frank Act) provides: “The Director shall establish a Community Bank Advisory Board to advise and consult with the Bureau in the exercise of its functions under the Federal consumer financial laws, and to provide information on emerging practices in the consumer financial products or services industry, including regional trends, concerns, and other relevant information.” 12 U.S.C. 5494.

(a) The purpose of the Council is outlined in Section 1014(a) of the Dodd-Frank Act (<http://www.sec.gov/about/laws/wallstreetreform-cpa.pdf>), which states that the Council shall “advise and consult with the Bureau in the exercise of its functions under the Federal consumer financial laws” and “provide information on emerging practices in the consumer financial products or services industry, including regional trends, concerns, and other relevant

information.” (b) To carry out the Council’s purpose, the scope of its activities shall include providing information, analysis, and recommendations to the Bureau. The Council will generally serve as a vehicle for market intelligence and expertise for the Bureau. Its objectives will include identifying and assessing the impact on consumers and other market participants of new, emerging, and changing products, practices, or services. (c) The Council will also be available to advise and consult with the Director and the Bureau on other matters related to the Bureau’s functions under the Dodd-Frank Act.

II. Agenda

The Community Bank Advisory Council will discuss consumer challenges in payments.

Persons who need a reasonable accommodation to participate should contact CFPB_504Request@cfpb.gov, 202-435-9EEO, 1-855-233-0362, or 202-435-9742 (TTY) at least ten business days prior to the meeting or event to request assistance. The request must identify the date, time, location, and title of the meeting or event, the nature of the assistance requested, and contact information for the requester. CFPB will strive to provide, but cannot guarantee that accommodation will be provided for late requests.

Individuals who wish to attend the Community Bank Advisory Council meeting must RSVP to cfpb_cabandcouncilsevents@cfpb.gov by noon, Tuesday, September 29, 2015.

Members of the public must RSVP by the due date and must include “CBAC” in the subject line of the RSVP.

III. Availability

The Council’s agenda will be made available to the public on Monday, September 14, 2015, via consumerfinance.gov. Individuals should express in their RSVP if they require a paper copy of the agenda.

A recording and transcript of this meeting will be available after the meeting on the CFPB's website consumerfinance.gov.

Dated: September 11, 2015.

Christopher D'Angelo,

Chief of Staff, Bureau of Consumer Financial Protection.

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